IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA

In re: KIP DWAYNE RANEY

CASE NO. 22-81109-CRJ7

SSN: xxx-xx-2591

TAMMY PYLANT RANEY

Chapter 7

SSN: xxx-xx-8388

THE MOVING PARTY SEEKS RELIEF FROM THE AUTOMATIC STAY. UNLESS A RESPONSE IS FILED AND SERVED UPON THE MOVING PARTY ON OR BEFORE AUGUST 2, 2022, BY ANY INTERESTED PARTY, THE MOTION MAY BE GRANTED BY THE COURT WITHOUT FURTHER NOTICE OR HEARING.

MOTION FOR RELIEF FROM AUTOMATIC STAY

REDSTONE FEDERAL CREDIT UNION, a creditor in the above case, by and through its attorney, hereby files this MOTION FOR RELIEF FROM THE AUTOMATIC STAY. The Creditor would show as follows:

- 1. The Debtors were at the time of filing their petition, and still are, justly and truly indebted to the Creditor. The Debtors presently owe the Creditor the sum of \$72,963.21. The Debtors have declined to reaffirm on all of their Credit Union indebtedness.
- 2. The consideration for these debts were obligations for the sums shown on the
 - a) Note, Disclosure Statement, and Security Agreement, (Exhibit A) and dated June 24, 2019, in the original amount financed of \$14,900.00, plus interest at 5.190% from June 30, 2022 CROSS-COLLATERIZATION; and
 - b) Note, Disclosure Statement and Security Agreement, (Exhibit B) and dated July 26, 2019, in the original amount financed of \$23,650.00, plus interest at 4.300% from June 30, 2022 CROSS-COLLATERALIZATION; and
 - c) Note, Disclosure Statement, Security Agreement, and Collateral Insurance Agreement, (Exhibit C) and dated September 16, 2017, in the original amount financed of \$29,636.67, plus interest at 3.850% from June 30, 2022 CROSS-COLLATERALIZATION; and
 - d) Note, Disclosure Statement and Security Agreement, (Exhibit D) and dated October 19, 2018, in the original amount financed of \$48,718.49, plus interest at 11.000,% from June 30, 2022. CROSS-COLLATERALIZATION

Motion For Relief From Stay Case No. 22-81109-CRJ7 Page Two

The following properties are security for said debts:

2016 Toyota Camry, VIN # 4T1BF1FK1GU593291 2015 Toyota Tundra, VIN # 5TFRY5F10FX176527 2017 Toyota Tacoma, VIN # 5TFAZ5CN4HX045556

- 3. There are no setoffs or counterclaims to said debt, and it is free from any charge forbidden by applicable law.
- 4. Redstone Federal Credit Union objects and requests a hearing to any claim of the Debtors seeking to exempt any of the property in which Redstone Federal Credit Union has a security interest.
- 5. The Debtors have had a reasonable opportunity to redeem said property and have not done so.
- 6. The Debtors do not have equity in said property and it is not necessary to an effective reorganization.
- 7. Redstone Federal Credit Union is first lienholder on the properties securing the debts. Copies of the Certificates of Title are attached hereto as Exhibit E collectively.
- 8. This is a Chapter 7 case. The debtors either know, should know, or have been informed by Debtors' counsel of the rules of this Bankruptcy Court and the potential penalties for non-compliance. Therefore, the Creditor requests this Court waive the fourteen day "stay" in accordance with Fed. R. Bankr. P. 4001(a)(3).

Wherefore, REDSTONE Federal Credit Union prays for an order granting relief from the Section 362 stay, including relief to establish a deficiency under applicable state law, and directing Debtors to surrender possession of said property to Redstone Federal Credit Union Your movant prays for such other, further and different relief as this Court deems it entitled.

C. HOWARD GRISHAM GRISHAM CUMMINS, LLC

Attorney for Redstone Federal Credit Union

Post Office Box 5585

Huntsville, AL 35814-5585 Phone: 256-837-5100

Fax: 256-895-9654

Motion For Relief From Stay Case No. 22-81109-CRJ7 Page Three

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the Motion For Relief From Automatic Stay on the following, via U.S. Mail, postage prepaid, on July 11, 2022:

the attorney for the Debtors: Angela Stewart Ary Heard, Ary & Dauro, LLC 303 Williams Avenue SW Park Plaza Suite 921 Huntsville, AL 35801

the Debtors: Kip Dwayne Raney Tammy Pylant Raney 110 Christopher Circle Athens, AL 35611 the Trustee: Tazewell Shepard Tazewell Shepard, Trustee P.O. Box 19045 Huntsville, AL 35804

ALL CREDITORS LISTED ON THE ATTACHED CREDITOR MATRIX

C. Howard Grisham

EXHIBIT A

REDSTONE FEDERAL CREDIT UNION

Note, Disclosure Statement and Security Agreement

MEMBER NAME(S)/ADDRESS(ES)
DEWAYNE RANEY, KIP DWAYNE RANEY
808 N BEATY STREET
ATHENS, AL 35611

6/24/2019

In this Note, the words Credit Union and Usimean Redstone Federal Credit Union and anyone to Whom We transfer Our rights under the terms and conditions of this Agreement. The words I Afric You Your

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MEMBER NAME(S)			Date	l.oar	Account Number	
DEWAYNE RANE	Y	Ì	6/24/2019		327	
		ITEMIZAT	ION OF AMOUNT FINANCE			
Amount 14.900.00	Paid To BIRMINGHAM LUXURY MOT	Amount	Paid To	Amount	Paid To	

PERSONAL PROPERTY SECURITY AGREEMENT

In addition to any shares (funds) you have on deposit with Us, you offer the following property to secure the above loan and also unless the collateral is a household good as defined in 12 C.F.R. Section 227.12 (d), the collateral securing this debt also secures all other debts now or hereafter owed by any party executing this Note to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence.

Collateral 2016 TOYOTA CAMRY 4T18F1FK1GU593291

Description.

It is further agreed that this instrument or a copy thereof, shall serve as a financing statement under the provisions of the Uniform Commercial Code, and that the signature of the parties on page 1 of this Note shall constitute the signing of such financing statement.

ADDITIONAL PROVISIONS

You further agree (continued from the face of note)

Payment Schedule: You promise to repay the money loaned to You according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the reverse side. You understand and acknowledge that each payment is applied in the following order late charges, finance charges, and any unpaid principal balance due.

tate charges, finance charges, and any unpaid principal balance due. Prepayment or Irregular Payments: Though You need only pay the fixed installments: You understand You have the right to repay Your entire loan at any time without penalty. You also understand You will only be charged interest to the date You repay Your entire loan. You may make larger payments without penalty and this may reduce the total amount of interest You will pay. Any partial payment of Your loan will not delay Your next scheduled due date(s). You understand any payment that (a) delays or (b) accolerates the reduction of Your loan balanco will (a) increase or (b) decrease Your interest charge. The net effect of Your early and late payments, plus any changes caused by Your loan being a variable rate loan, if applicable, will be taken into account in determining the amount of the final payment due.

Last Payment: You give the Credit Union Your permission to deposit the balance of Your last payment, if any, to Your share account, Security Interest: You understand and acknowledge that to protect Us. You give Us a

security interest under the Uniform Commercial Code as adopted or modified by the laws of the lender's principal place of business in the property (the security) described on the reverse side and above. Unless the collateral is a household good as defined in 12 C.F.R. Section 227.12(d), the collateral securing this debt also secures all other debts now or nereafter owed to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence. Status of Secured Property: You promise that You own the security and that there are no tiens or any other claims against the security other than the Credit Union's. You agree not to sell, lease or transfer the security or pledge it as security to anyone else, until the loan has been paid in full; to take good care of the security and to pay all taxes and liens upon it; to obtain written permission from the Credit Union before making major alterations; to perform all acts which the Credit Union determines are necessary to make its security interest enforceable; not to use the security for any unlawful purposes; to allow the Credit Union to examine and inspect the security at reasonable times; and to pay all costs of protecting the security including reasonable attorney's fees. You will not move any collateral outside the state in which You reside without prior written Credit Union approval, unless You are moving under military orders and notify Us in advance of the new address. You understand and acknowledge that You will be in default if You fail to keep any of Your promises under this Personal Property Security Agreement, including, but not limited to. Your promise to protect the anforceability of Our security interest.

Filing fees and other charges: You agree to pay all taxes and fees prescribed by law for determining the existence of or for perfecting any security interest of the Credit Union granted under the Note, Disclosure Statement and Security Agreement. See the Current Fee Schedule for other applicable charges.

Delay in Enforcement: The Credit Union can delay enforcing any of its rights under this Agreement any number of times without losing them. You are required to perform strictly under the terms of this Agreement.

Governing Law: It is expressly understood and agreed that the laws of the State of Alabama, except as preempted by the laws of the United States, shall govern this Note, Disclosure Statement and Security Agreement in all respects, including, but not limited to, interpretation, execution, validity, payment, notice, demand, protest, damage for non-payment and collection.

Preservation of Agreement Provisions: If any term, condition or provision of this Agreement is determined to be unenforceable only that provision shall be considered to be deleted from this Agreement, and all other terms, conditions and provisions will continue to force until the loan balance is paid in full.

Power of Attorney: You appoint the Credit Union Attorney-In-Fact to transfer title on any titled property that is collateral for Your loan upon approval by the Credit Union.

Copy Received: You acknowledge receipt of a copy of this Note, Disclosure Statement and Security Agreement; and accept and agree to all of its terms as indicated by Your signature on the reverse side.

Events of Default: You will be in default under this Note upon the occurrence of any of the following events, circumstances or occurrences: 1) If You fail to make a payment of principal and/or interest required under this Note by its due date; 2) Your failure to comply with any other terms, covenants or conditions of this Note, any separate security or assignment instrument which secures this Note, or any other agreement (including a

Events of Default (con't): loan) You may have with Us at any time; 3) if any warranty or representation or any information in Your application or any financial statements made or submitted to Us by you or on Your behalf in connection with this Note or to induce Us to make this loan proves to be false, misleading or incomplete in any material respect when made or furnished; 4) If You or any endorser, guarantor, cosigner or surety for You in connection with this Note (hereinafter termed "Surety") should die or become insolvent or generally unable to meet Your or its obligations as they become due, 5) If a petition should be filed or other proceedings should be started under the Federal Bankruptcy Code or any State insolvency statute by or against You or any Surety; 6) If a judgment or tax I en should be filed against You or any Surety; 7) If a Receiver should be appointed for You or any Surety; 6) If a writ or order of attachment, fevy or gamishment should be issued or any proceeding should be started against You or any Surety or any of Yours or its property, assets or income. to include anyone starting a suit or proceeding to seize any of Your or Screty's funds on deposit with Us; 9) if You permit any other lien holder to gain priority over the lien or security interest of security instrument(s) which secures this Note (if any), except for any prior security interest disclosed in writing to Us that is outstanding when the Credit Union records Your security interest to secure this Note: 10) If You receive advances under any prior lien instrument beyond advances acknowledged by Us prior to recording of the security instrument(s) which secures this Note (if any); 11) If You should self, transfer, convey or encumber any portion of or any interest in any collateral securing this Note without the Credit Union's pnor written consent; 12) If You fail to make a payment or perform all of Your obligations under any instrument or other obligation secured by a security interest which has priority over the lien or security interest created by the security instrument(s) which secures this Note (if any); 13) With regard to a Share (Savings) Secured Variable Rate Loan, your failure to maintain a pleaged Share (Savings) Account during the entire time any balance on this Note is outstanding, or 14) If the Credit Union should consider itself as to any debts due under this Note unsafe or not completely secure, or if it should believe, in good faith, that the prospect of Your payment or other performance under this Note is impaired or that the condition or value of the collateral (if any) which secures this Note has significantly deteriorated.

Entire Balance Duc: If You are in default in any of the above ways, all of Your obligations to Us under this Note will immediately be due without Us giving You any advance notice. If any payment on Your dept under this Note is accepted after the Credit Union has demanded payment of the entire unpaid balance due or after the Credit Union has sued You, this won't be considered a waiver or forgiveness of any default in payments or any other default on Your part. Instead, the Credit Union will just apply any such payment to Your unpaid balance.

Remedies on Default - Sale of Collateral: If this Note is secured, and You do default on Your poligations under this Note, the Credit Union will have all of the rights and remedies provided by law and of a Secured Party under the Alabama Uniform Commercial Code and additionally, the specific rights: (1) To forectose on its security interests ane/or enforce, is rights concerning the collateral securing this toan as provided in any Security instrument(s) You have signed. (2) If the Credit Union sells the Collateral, the sale proceeds will be applied in the following order; (a) To all of the Credit Union's expenses in connection with Us taking possession, storing, preparing for sale and selling of the Coheteral, including its reasonable attorneys' fees; (b) To the costs of terminating any claims against the Collateral that have priority over the Credit Union's security interests; and then (c) To the unpaid balance of what You owe on this Note or any other debt cross-collateralized herein. Any money left over will be paid to You or any other party You know of that has a security interest in the Collateral. If the sale proceeds are less than the total You owe Us. You agree to pay the difference including interest on the principal amount at the Annual Percentage Rate provided for in this Note or at the adjusted rate if this is a variable rate foan until paid in full Lien on Shares: If You are in default, the Credit Union may apply all shares and/or

deposits (except IRA and Keogh Accounts) then on deposit needed by the Credit Union to repay Your loan, in accordance with the Federal Credit Union Act or applicable State law.

Accoloration: If You are in default, the Credit Union may demand payment of the

unpaid balance, interest charges, late charges and collection costs, if any, as provided in this Note. You understand that interest will continue to accrue at the applicable fixed or variable rate until all obligations of this Note are paid in fult.

Collection and Enforcement Costs: If this Note is referred to an attorney, who is not

Collection and Enforcement Costs: If this Note is referred to an attorney, who is not a salaried employee, for collection or enforcement after default, You agree to pay an attorney's fee of 15% of the unpaid debt if the original amount financed exceeds \$300.00, which attorney's fee You agree to be a reasonable one

Redstone Federal Credit Union warrants and certifies that it: 1) has no penalty for prepayment of loans, and 2) applies to this loan the provisions of Regulation Z which implements Public Law 90-321 (the Truth-In-Lending Act) and, where applicable, the Standards of Fairness promulgated by the Department of Defense.

Redstone Federal Credit Union- Confidential

Page 2 of 3 Pages

ALClosedEndNute

MEMBER NAME(S)	Date	Loan Account Number
DEWAYNE RANEY	6/24/2019	400,000 327

Collateral Insurance Agreement:

Vehicle Insurance Provisions:

You understand that the terms of your loan agreement and/or note require that: (a) You obtain property insurance against loss or damage (subject to a maximum deductible of \$500) on the vehicle securing your loan in an amount sufficient to cover the Credit Union's interest in the vehicle. This coverage is commonly referred to as comprehensive and collision insurance. (b) The insurance policy obtained must contain a loss payable clause endorsement naming the Credit Union as an additional insured. You understand that you may obtain the insurance from any agent or company of your choice. You will instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss endorsement clause to:

Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893

You hereby agree that if you fail to provide the Credit Union with acceptable evidence of the required insurance coverage at all times during the term of your loan, You will be in default under the terms of your loan agreement and as a result will represent a greater risk to the Credit Union. In this event, the Credit Union may at its option purchase insurance for its protection only. This insurance will not be liability insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set forth in your loan agreement, to your loan balance prorated over the remaining term of the loan. You understand that the Credit Union will retain a security interest in the vehicle securing your loan until the entire balance, including any premiums and finance charges are paid.

Because you will represent an increased risk, you understand and agree that any insurance purchased pursuant to this Collateral Insurance Agreement following your failure to provide the required insurance:

- Will include creditor physical damage coverage (providing reimbursement for expenses incurred after repossession of the vehicle to repair physical damage to the vehicle):
- 2) May provide a form of limited comprehensive and collision coverage which is primarily designed to protect only the Credit Union's interest in the vehicle and which will be subject to a \$500.00 deductible and will never exceed the LEAST of (A) the net amount you owe on this loan, (B) the actual cash value of the vehicle at the time of any loss, or (C) the cost of repair or replacement of the vehicle:
- Will not provide bodily injury or property damage liability coverage and will not fulfill the requirements of any financial responsibility law or any statutory requirement for no-fault coverage;
- 4) Will be rated according to high risk criteria and the Credit Union's business address rather than your residence; and
- 5) Will be effective and billed retroactively to the earliest date on which, to the Credit Union's knowledge, you were without the requisite insurance, regardless of when such insurance was actually put in place.

Other Insurance Provisions:

You promise to maintain insurance as long as any balance remains on this Note to protect Us from financial loss as a result of damage to or destruction of the property You pledge. You may obtain insurance protection through an agent of your choice. At the Credit Union's request you may be asked to provide proof of insurance protection. If You do not obtain insurance the Credit Union may at its sole option either: 1) obtain this insurance and add its cost to Your loan balance or 2) declare You in default and enforce any or all of its rights under this Personal Property Security Agreement. Insurance the Credit Union obtains is primarily for its protection, and will not insure You against bodily injury, property damage, or other liability claims. If the Credit Union obtains the insurance, You agree to pay an additional amount with Your payments to cover principal and interest applicable to Your insurance advance over the term of the policy commencing with Your receipt of notice of such advance. You further agree that any insurance premium advance will be secured by the security property.

Neither this Agreement nor the Credit Union's past conduct in obtaining insurance on Your behalf upon Your default shall make Us responsible for obtaining insurance in the future.

THE PROPERTY DESCRIPTION ON PAGE 2 IS PART OF THIS AGREEMENT.
NOTICE: SIGN THIS AGREEMENT ON PAGE 1.

Redstone Federal Credit Union- Confidential

Page 3 of 3 Pages

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EXHIBIT B

KEDSTON	E FEDERAL CRE	EDIT UNION	Note,	Disclosure	Stateme	ent and	3 30 Cu	rity A	greem	ent
MEMBER NAME(SYADORESS(ES) KIP DWAYNE RANEY 7/26/2019 110 CHRISTOPHER CIRCLE ATHENS, AL 35811 Date 7/26/2019 1n this Note, the words Credit Union and Us mean Reds Credit Union and anyone to Whom We transfer Our rig terms and conditions of this Agreement. The words I, Mand Your(s) mean any person signing this Note.					er Cur rights words I, My,	under the				
ATTICKO, NC	00011	Acadas		HDING DISCLOS				.,		
AMNUAL	PERCENTAGE RATE	FINANCE CHA			nt Financed			Total of	Payments	
	Your credit as a yearly rate.	The dollar amount the credit w	till cost You, if You The amount of credit provided to You The amount You will h			il have paid w				
		pay as scheduled. or on Your behalf. have made all pay			(e)					
	4.300 %	\$3,312.67	(e)		,650.00	,		\$26,96		(6)
YOUR	Number of Payments	Amount of Paymonts		non Payments Are Due		NO PE	NALTY	Fen	g Fees	MEANS
PAYMENT SCHEDULE	71	\$374.49	MONTHLY				EARLY OFF.			(e) AN ESTIMATE
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PERSONAL PROPERTY SECURITY AGREEMENT

In addition to any shares (funds) you have on deposit with Us, you offer the following property to secure the above loan and also unless the collateral is a household good as defined in 12 C.F.R. Section 227.12 (d), the collateral securing this debt also secures all other debts now or hereafter owed by any party executing this Note to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence.

Collateral 2015 TOYOTA TUNDRA STERYSF10FX178527

Description:

It is further agreed that this instrument or a copy thereof, shall serve as a financing statement under the provisions of the Uniform Commercial Code, and that the signature of the parties on page 1 of this Note shall constitute the signing of such financing statement.

ADDITIONAL PROVISIONS

You further agree (continued from the face of note)

Payment Schedule: You promise to repay the money loaned to You according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the reverse side. You understand and acknowledge that each payment is applied in the following order: late charges, finance charges, and any unpaid principal balance due.

Prepayment or irregular Payments: Though You need only pay the fixed installments: You understand You have the right to repay Your entire loan at any time without penalty. You also understand You will only be charged interest to the date You repay Your entire loan. You may make larger payments without penalty and this may reduce the relation of interest You will pay. Any partial payment of Your loan will not delay Your next scheduled due date(s). You understand any payment that (a) delays or (b) accelerates the reduction of Your loan befance will (a) increase or (b) decrease Your interest charge. The net effect of Your early and late payments, plus any changes caused by Your loan being a variable rate loan, if applicable, will be taken into account in determining the amount of the final payment due.

Last Payment: You give the Credit Union Your permission to deposit the balance of Your last payment, if any, to Your share account.

Security Interest: You understand and acknowledge that to profect Us, You give Us a security interest under the Uniform Commercial Code as adopted or modified by the laws of the lender's principal place of business in the property (the security) described on the reverse side and above. Unless the colleteral is a household good as defined in 12 C.F.R. Section 227.12(d), the collateral securing this debt also secures all other debts now or hereafter owed to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence. Status of Secured Property: You promise that You own the security and that there are no liens or any other claims against the security other than the Credit Union's. You agree not to sell, leade or transfer the security or pledge it as security to anyone else, until the loan has been paid in full; to take good care of the security and to pay all taxes and liens upon it, to obtain written permission from the Credit Union before making major alterations; to perform all acts which the Credit Union determines are necessary to make its security interest enforceable; not to use the security for any unlawful purposes; to allow the Credit Union to examine and inspect the security at reasonable times; and to pay all costs of protecting the security including reasonable attempts fees. You will not move any collateral outside the state in which You reside without prior written Credit Union approval, unless You are moving under military orders and notify Us in advance of the new address. You understand and acknowledge that You will be in default if You fail to keep any of Your promises under this Personal Property Security Agreement, including, but not limited to, Your promise to protect the enforceability of Our security interest.

Filling fees and other charges: You agree to pay all taxes and fees prescribed by law for determining the existence of or for perfecting any security interest of the Credit Union granted under the Note, Disciosure Statement and Security Agreement. See the Current Fee Schedule for other applicable charges.

Delay in Enforcement: The Credit Union can delay enforcing any of its rights under this Agreement any number of times without losing them. You are required to perform strictly under the terms of this Agreement.

Governing Law: It is expressly understood and agreed that the laws of the State of Alabama, except as preempted by the laws of the United States, shall govern this Note, Disclosure Statement and Security Agreement in all respects, including, but not limited to interpretation, execution, validity, payment, notice, demand, protest, damage for non-payment and collection.

Preservation of Agreement Provisions: If any term, condition or provision of this Agreement is determined to be unanforceable only that provision shall be considered to be deleted from this Agreement, and all other terms, conditions and provisions will continue in force until the loan balance is paid in full.

Power of Attorney: You appoint the Credit Union Attorney-In-Fact to transfer title on any titled property that is collateral for Your loan upon approval by the Credit Union.

Copy Received: You acknowledge receipt of a copy of this Note, Disclosure Statement and Security Agreement; and accept and agree to all of its terms as indicated by Your signature on the reverse side.

Signature of Default: You will be in default under this Note upon the occurrence of any of the following events, circumstances or occurrences: 1) if You fail to make a payment of principal and/or interest required under this Note by its due date; 2) Your failure to comply with any other terms, covenants or conditions of this Note, any separate security or assignment instrument which secures this Note, or any other agreement (including a

Events of Default (con't): loan) You may have with Us at any time; 3) If any warranty or representation or any information or Your application or any financial statements made or submitted to Us by you or on Your behalf in connection with this Note or to induce Us to make this loan proves to be false, misleading or incomplete in any material respect when made or furnished; 4) If You or any endorser, guaranter, cosigner or surety for You in connection with this Note (hereinafter termed "Surety") should die or become insolvent or ger erally unable to meet Your or its obligations as they become due; 5) If a petition should be filed or other proceedings should be started under the Federal Bankruptcy Code or any State insolvency statute by or against You or any Surety; 6) If a judgment or tax lien should be filed against You or any Surety; 7) If a Receiver should be appointed for You or any Surety; 8) If a writ or order of attachment, levy or garnishment should be issued or any proceeding should be started against You or any Surety or any of Yours or its property, assets or income, to include anyone starting a suit or proceeding to seize any of Your or Surety's funds on deposit with Us; 9) If You permit any other lien holder to gain priority over the lien or security interest of security instrument(s) which secures this Note (if any), except for any prior security interest disclosed in writing to Us that is outstanding when the Credit Union records Your security interest to secure this Note; 10) If You receive advances under any prior lian instrument beyond advances acknowledged by Us prior to recording of the security instrument(s) which secures this Note (if any); 11) If You should sell, transfer, convey or encumber any portion of or any interest in any collateral securing this Note without the Credit Union's prior written consent; 12) If You fail to make a payment or perform all of Your obligations under any instrument or other obligation secured by a security interest which has priority over the lien or security interest created by the security instrument(s) which secures this Note (d any); 13) With regard to a Share (Savings) Secured 'Aniable Rate Loan, your failure to maintain a pledged Share (Savings) Account during the entire time any batance on this Note is outstanding, or 14) if the Credit Union should consider itself as to any debts due under this Note unsafe or not completely secure, or if it should believe, in good faith, that the prospect of Your payment or other performance under this Note is impaired or that the condition or value of the collateral (if any) which secures this Note has significantly deteriorated.

Entire Balance Due: If You are in default in any of the above ways, all of Your obligations to Us under this Note will immediately be due without Us giving You any advance notice. If any payment on Your debt under this Note is accepted after the Credit Union has demanded payment of the entire unpaid belance due or after the Credit Union has sued You, this won't be considered a waiver or forgiveness of any default in payments or any other default on Your part. Instead, the Credit Union will just apply any such payment to Your unpaid belance.

Remedies on Default - Sale of Collateral: If this Note is secured, and You do default

on Your obligations under this Note, the Credit Union will have all of the rights and remedies provided by law and of a Secured Party under the Alabama Uniform Commercial Code and additionally, the specific rights: (1) To forectose on its security interests and/or enforce its rights concerning the collateral securing this loan as provided in any Security Instrument(s) You have signed (2) if the Credit Union sells the Collateral, the sale proceeds will be applied in the following order; (a) To all of the Credit Union's expenses in connection with Us taking possession, storing, preparing for sale and selling of the Collateral, including its reasonable altorneys' fees; (b) To the costs of terminating any claims against the Collateral that have priority over the Credit Union's security interests; and then (c) To the unpaid balance of what You owe on this Note or any other debt cross-collateralized herein. Any money left over will be paid to You or any other party You know of that has a security interest in the Collateral, it the sale proceeds are less than the total "ou owe Us, You agree to pay the difference, including interest on the principal amount at the Annual Percentage Rate provided for mithis Note or at the adjusted rate of this is a variable rate to an until paid in full. Llen on Shares: if You are in default, the Credit Union may apply ell shares and/or depositin (except IRA and Keogh Accounts) then on deposit needed by the Credit Union to repay Your loan, in accordarce with the Federal Credit Union Act or applicable State law.

Acceleration: If You are in default, the Credit Union may demand payment of the unpaid balance, interest charges, late charges and collection costs, if any, as provided in this Note, You understand that interest will continue to accrue at the applicable fixed or variable rate until all obligations of his Note are paid in full.

Collection and Enforcement Costs: If this Note is referred to an attorney, who is not a salaned employee, for collection or anforcement after default. You agree to pay an attorney's fee of 15% of the unpaid debt if the original amount financed exceeds \$300.00, which attorney's fee You agree to be a reasonable one.

Redstone Federal Credit Union warrants and certifies that it: 1) has no penalty for prepayment of loans, and 2) applies to this loan the provisions of Regulation Z which implements Public Lew 90-321 (the Truth-in-Lending Act) and, where applicable, the Standards of Fairness promulgated by the Department of Defense.

Redstone Federal Credit Union- Confidential Page 2 of 3 Pages ALClosedEndNote

MEMBER NAME(8)	Date	Loan Account Number
KIP DWAYNE RANEY	7/26/2019	Grand 200 172

Collateral Insurance Agreement:

Vehicle Insurance Provisions:

You understand that the terms of your loan agreement and/or note require that: (a) You obtain property insurance against loss or damage (subject to a maximum deductible of \$500) on the vehicle securing your loan in an amount sufficient to cover the Credit Union's interest in the vehicle. This coverage is commonly referred to as comprehensive and collision insurance. (b) The insurance policy obtained must contain a loss payable clause endorsement naming the Credit Union as an additional insured. You understand that you may obtain the insurance from any agent or company of your choice. You will instruct your insurance agent to send a copy of the insurance policy, including an appropriate toss endorsement clause to:

Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893

You hereby agree that if you fail to provide the Credit Union with acceptable evidence of the required insurance coverage at all times during the term of your loan, You will be in default under the terms of your loan agreement and as a result will represent a greater risk to the Credit Union. In this event, the Credit Union may at its option purchase insurance for its protection only. This insurance will not be fiability insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set forth in your loan agreement, to your loan balance prorated over the remaining term of the loan. You understand that the Credit Union will retain a security interest in the vehicle securing your loan until the entire balance, including any premiums and finance charges are paid.

Because you will represent an increased risk, you understand and agree that any insurance purchased pursuant to this Collateral Insurance Agreement following your failure to provide the required insurance:

- 1) Will include creditor physical damage coverage (providing reimbursement for expenses incurred after repossession of the vehicle to repair physical damage to the vehicle):
- 2) May provide a form of limited comprehensive and collision coverage which is primarily designed to protect only the Credit Union's interest in the vehicle and which will be subject to a \$500.00 deductible and will never exceed the LEAST of (A) the net amount you owe on this loan, (B) the actual cash value of the vehicle at the time of any loss, or (C) the cost of repair or replacement of the vehicle:
- Will not provide bodity injury or property damage liability coverage and will not fulfill the requirements of any financial responsibility law or any statutory requirement for no-fault coverage;
- 4) Will be rated according to high risk criteria and the Credit Union's business address rather than your residence; and
- 5) Will be effective and billed retroactively to the earliest date on which, to the Credit Union's knowledge, you were without the requisite insurance, regardless of when such insurance was actually put in place.

Other Insurance Provisions:

You promise to maintain insurance as long as any balance remains on this Note to protect Us from financial toss as a result of damage to or destruction of the property You pladge. You may obtain insurance protection through an agent of your choice. At the Credit Union's request you may be asked to provide proof of insurance protection. If You do not obtain Insurance the Credit Union may at its sole option either: 1) obtain this insurance and add its cost to Your loan balance or 2) declare You in default and enforce any or all of its rights under this Personal Property Security Agreement. Insurance the Credit Union obtains is primarily for its protection, and will not insure You against bodily injury, property damage, or other liability claims. If the Credit Union obtains the insurance, You agree to pay an additional amount with Your payments to cover principal and interest applicable to Your insurance advance over the term of the policy commencing with Your receipt of notice of such advance. You further agree that any insurance premium advance will be secured by the security property.

Neither this Agreement nor the Credit Union's past conduct in obtaining insurance on Your behalf upon Your default shall make Us responsible for obtaining insurance in the future.

THE PROPERTY DESCRIPTION ON PAGE 2 IS PART OF THIS AGREEMENT.
NOTICE: SIGN THIS AGREEMENT ON PAGE 1.

Redstone Federal Credit Union-Confidential

Page 3 of 3 Pages

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EXHIBIT C

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ramuun compren	ensive and collision insurance on the above collab	eral with a maximum deducable of \$500 a	and name the Credit Union as a Loss Pa	aven. If You do not purchase the
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and acknowledge	curance will not be liability insurance. Your signals that the Credit Union has explained it to you	are below is evidence you have read the	above statement, agree to the terms s	setout herein and on the reverse.
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	igning this application as co-applicant is not eligible for sing			
The following qu	estion must be answered to determine my (our) sligibility for insurance:		
PRIMARY	CO-APPLICANT			
APPLICANT Ves CI No	JOINT LIFE INSURANCE CHLY.	During the last two years have you been	advised of or treated for cancer, neart	attack or
LI TES LI NO	☐ Yes ☐ No	coronary artery disease, stroke, cirrhosis	s, or Acquired immune Deficiency Synd	rome (AIDS)?
agree that:	THE IT CONCERNS THE CONTRACT COVERAGE IS TO	MICENSE ADOVE, A REPORTED OF 12 MORTHE.	TEMPET DENGTED AND PATROLET CO	**************************************
f. Lam eigen force bey	nic for life insurance if I am presently under age 70 and my k yond the date you reach age 76. Please read the "When	Can is repayable within the maximum loon repays does wore incorrect terminate? provision.	ment period shown above. In no event is life:	insurance coverage to remain in
2. If joint life and midre	ensurance is selected, we are elegate if the older applicant is dually liable under the loan. Concerners or elegantering are n	is presently under age 70 and our losn is topsyat	ole within the maximum toan recoyment period a insurance coverson to remain in force has	show above. We must be junity
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The following qu	uestion must be answered to determine my (our	r) eligibility for insurance:		
PRIMARY	CO-APPLICANT			
APPLICANT	D Yes D No	During the last two years have you been coronary artery disease, stroke, cirrhoss	S. Of ACCUTED IMPRIME Deficiency Synde	mma (AIDC)2
My (Gur) answer to :	the above question is true to the sest of my (our) knowledge act be incured.	e and belief. If my co-applicant or I answer "Yes" !	to this question, we understand that the nemon	D SEEDINGTON "Yes" vs not climble for
The effective date of	I my four; Esurance will be the cate of this application, the	date the eliminatic loan is risky made as the date on		r date is later.
		NS LIMITATIONS/EXCLUSIONS PERTAI PEN END MONTHLY PREMIUM PER \$100.00 O		
D Yes D No S	Single Life 12.3c*	E Sign Joint Life 18 Se	FOOTSTANDING COAN BALANCE)	

Redstone Federal Credit Union warrants and certifies that it: 1) has no penalty for prepayment of loans, and 2) applies to this loan the provisions of Regulation Z which implements Public Law 90-321 (the Truth-In-Lending Act) and, where applicable, the Standards of Fairness promulgated by the Department of Defense.

39436/863

POS Closed End w Credit Insurance -ALABAMA Residents Revised 9/10/2009

You further agree (continued from the face of note)

Payment Schedule: You promise to repay the money to need to You according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the

Payment Schedules: You promise to repay the money loaned to You according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the reverse side. You understand and acknowledge that each payment is applied in the folkewing order: late charges, finance charges, and any unpend principal balance due. Propayment or tregular Payments: Though You need only pay the fixed installments. You discunderstand Your have the right to repay Your entire loan at any time without penalty. You also understand Your have the right to repay Your entire loan at any time without penalty. You may make larger payments without penalty and this may reduce the total amount of interest You will pay. Any partial payment of Your loan will not delay Your next scheduled due date(s). You understand any payment that (a) delays or (b) necessaries the reduction of Your loan balance will (a) increase or (b) decrease Your interest charge. The net effect of Your early end late payments if applicable will be taken and account in determining the amount of the final payment oue.

Last Payment: You give the Credit Union Your permission to deposit the balance of Your last payment, if any, to Your share account.

Security interest: You understand and acknowledge that to protect Us. You give Us a security interest under the Uniform Commercial Code as adopted or modified by the laws of the lender's principal back of ourseless in the property (the security) described on the reverse side Unions to decideral is a lousehold good as defined in 12 C.F. Section 227. (2)(4). The collateral securing his debt also secures all other debts now or hereaft Union including all debts incurred or great card, except this including shall not secure any loan that is secured by the debtor's principal residence.

Status of Secured Property. You promise that You pink the security and that there are no issue or any other claims against the security office than the Credit Union's. You spire not to set issue or manifer the security or pictige it as security to anyone otise. Date not not seen paid in the rotate good care of the security and to buy all taxes and including the property of the credit Union better making major alterations to profession than the Credit Union better making major alterations to profession all acts which the Credit Union determines are recessary

knights or any other claims against the security other than the Credit Union's . You In this or any other claims against the security other than the Credit Union's You agree not it she takes or unaster the security or pledge it as security to anyone else until the forable not she takes or unaster to the take good care of the security and to pay all taxes and sens upon in to obtain written permission from the Credit Union before making major attentions to perform as acts which the Great Union determines are necessary to make at security meters in other and in the use the security for any unlawful purioses. In all, we the Credit Union to examine and impact the security at reasonable sines, and to pay all coats of protecting the security including reasonable ames, and to pay all coats of protecting the security including reasonable amoney's less. You will not may any other and outside the state in which You reside without proditions Credit Union approval, unless You are moving under military orders and notified to advance of the new oddress. You understand and advanced that You will be in default if You fall is keep any of Your promise under this Personal Property Security Agreement, including, but not limited to. Your promise to protect me enforceability of Agreement, inpluding, but not limited to, Your promise to protect the enforceability of Our security interest

payment and collection.

Preservation of Agreement Provisions. It any term, condition or provision of this Preservation of Agreement is determined to be unemproceable only that provision shall be considered to be obtated from the Agreement, and all other terms, conditions and provisions will consider from the loan balance is paid in full.

Power of Attorney: You author the Credit Union Altomey-In-Fact to transfer the one any titled properly metic underser for Your loan upon approval by the Credit Union, any titled properly metic underser for Your loan upon approval by the Credit Union and Security Agmentent and accept and agree to all of the terms as indicated by Your aignature on the reverse side.

Lien on Shares: If You are in delaut, the Credit Union may apply all shares undoor transfer to provide the property of the Agmenter.

Events of <u>Default</u>: You will be in default under this Note upon the occurrence of any of the following events, circumstances or occurrences. 1) if You fail to make a payment of principal and/or interest required under this Note by its thus date; 2) Your failure to principal and/or interest required under rus Note by issenue date; 2) Your mature to comply with any other terms, coverants or conditions of this Note, any separate security or assignment instrument which secures this Note, or any other agreement indicting a loan) You may have with Us at any time; 3) If any warranty or representation or any information in Your application or any financial statements made or submitted to Us by information in Your application or any financial statements made or submitted to be by you or on Your behalf in connection with this Note or to induce Us to make this boan proves to be false, misleading or incomplete in any material respect when made or furnished; 4) if You or any endorser, guarantor, co-signer or surety for You in connection with this Note (hereinafter termed "Surety") should do or become insolvent or generally unable to meet Your or its obligations as they become due; 5) if a petition should be filed or other proceedings should be started under the Federal Bankruptoy Code or any State insolvency statute by or against You or any Surety; 6) if a judgment or task lean should be filed against You or any Surety; 7) if a Receiver should be appointed for You or any Surety; 8) if a writ or order of attachment, levy or gamishment should be issued or any proceeding should be started against You or any Surety or any of Yours or its property, assels of income, to include anyone starting a suit or proceeding flowed to serve any of Your or Surety for the first holder to gain pricinity over the iero or security mistration summents to what seavers to of Your or Surety's funds on deposit with Us. 9) if You permit any other lien holder to gain priority over the sen or security interest of security instrument(s) which secures this Note (if any), except for any prior security interest disclosed in writing to Us that is cutstanding when the Credit Union records Your security interest to secure this Note, (if it is not receive advances under any prior fien instrument beyond advances acknowledged by Us prior to mandring of the security instrument beyond advances acknowledged by Us prior to mandring of the security instrument(s), which secures this Note (if any): 11 if You should sell, transfer, convey or security in your prior of or any interest in any, pollateral securing this invite without the Credit Union's in prior written consent. 12, if You 'this make a payment or perform all of Your obligations under any instrument or other collisation security is a security interest which has priorly over the lien or security interest unable securities this Note (if

interest in any collectric securing this trule without the Oredit Union's prior written consent; (2) if You to fire trake a payment or perform all of Your obligations under any instrument or other obligation sociare) by a security interest which has priority over the instrument or other obligation soluties by a securely interest which has priority over the liter or solutily literast or saled by the security instruments) which secures his Note of anyly, 137 if the Check Order of Solution should consider literal as to any debts due under tais Note or assist or not completely secure, or 4 is word bettered, in good tash, that the prospect of Your payment to other performance under this Note is impaired or that the condition or value of the obligations solution is secures this Note has spinificantly deteriorated. Entire Balance Due: If You are in default in any of the above ways, all of Your obligations to its unner this Note will intracerately be due without us giving You any advance notice if any payment on Your obstruction that the Credit Union has semanted payment of the entire unpair balance due or after the Credit Union has semanted payment of the entire unpair balance due or after the Credit Union has seed You, his work his considered a waiver or forgiveness of any perfacts of the payments or any other details on Your part. Instead, the Credit Union has seed You, his work his considered a waiver or forgiveness of any perfacts the Credit Union has seed You, his work his considered a waiver or forgiveness.

Credit Critici has betinning payment or the name conjust denotes the other tricici has been deal for the nonsidered a waver or forgiveness of any default in heyments or any other details on Your part. Instead, the Credit Umon will just apply any such payment to Your umpaid balance.

Remedies on Default, Sale of Confateral, if this Note is setured, and You do cerality on Your poligations under this Note, the Credit Umon will have all of the rights and remedies provided by law and of a secured Party under the Alabama Uniform Commental Code and additionally the specific rights (1) To foreclose on its sociority increases ander entonce its rights concerning the collateral securing this loan as provided in any Sacrany instruments; you have signed. (2) If the Credit Union selfs the Collateral, the colle succeeds will be applied to the following order (a) To all of the Credit Union's experies in concerning the solid provided and selfing of the Collateral including an reasonable attorneys less; (b) To the costs of terminaling any dams against the Collateral that have ground over the Credit Union's security indexess and other (ii) To the costs of terminaling any dams against the Collateral that have grown over the Credit Union's security indexess and other (ii) To the costs of terminaling any dams against the Collateral that have grown over the Credit Union's security driversess and their (ii) To the unional batance of what You owe on this Note or any other party You know of that his a security interest in the Collateral. If the sale processes are less than the loat You owe but You agree to pay the difference, including interest on the principal and in the Annual Percentage Rate provided for in this Note or at the adjusted rate units paid in the Annual Percentage Rate provided for in this Note. or at the adjusted rate units paid in ful-

Acceleration: It you are in default, the Credit Union may demand payment of the unpaid believe, interest sharings late diverges and collection costs, if any, as provided in this Note. You understand that interest will continue to account at the Annual Percentage Rune provided for in this Note with Annual to account at the Annual Collection and England and the Links are obligations or this Note are paid in full Collection and Enforcement Costs: Sims Note is referred to an attorney, who is not a

Lien on Shares: if You are in default the Gredit Union may spot; at shares and/or deposits (except (RA and Keogh Accounts) then on deposit needed by the Credit Union to repay Your loan, to accordance with the Rederal Credit Union Act or applicable State

rescentage wate provided for in this Nore untilestications of this Note are paid in full Collection and Enforcement Costs: If this Note is referred to an altomey, who is not a salaried employee, for collection or enforcement after default. You agree to pay an attorney's fee of 15% of the unpaid deut if the original amount financed exceeds \$200.00, which attorney's fee You agree to be a reasonable one.

Collateral Insurance Agreement:

Vehicle Insurance Provisions:

ventice insurance repriseons:
You and tender in the series of your han agreement and/or note require that, (a) You obtain property insurance against likes or demagn (subject to a maximum deducible of \$500) on the vehicle societing your loan in an amount sufficient to cover the Credit Union's interest in the vehicle. This coverage is commonly reterned to as comprehensive and collision insurance, (b) The insurance policy obtained sust contain a loss payable clause endorsement naming the Credit Union as a Loss Payae. You understand that you may obtain the insurance from any agent or company of your choice. You will instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss endorsement clause.

Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893

You have y agree that if you fail to provide the Credit Union with acceptable evidence of the required insurance coverage at all times during the term of your loan. You will be in default under the terms of your loan agreement and as a result will represent a greater risk to the Credit Union. In this event, the Credit Union may at its option purchase insurance for its protection only. This insurance will not be liability insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set from in your loan balance promised over the term of the policy commanding with Your receipt of notice of such advance. You understand that the Credit Union will retain a Hard spearable, it your own observation of the remotive policy commencing was room receipt or notice or such advance. The progression may not creat order leads of the security steered in the vehicle securing your loan until the entire balance, including any premiums and finance charged are paid.

Because you will represent an increased risk, you understand and agree that any insurance purchased outsuant to this Collateral insurance Agreement following your taiture to provide

- Will include creation physical damage providing reimbursement for expenses incurred after repossession of the vehicle to repair physical damage to the vehicle):
 May provide a form of limited comprehensive and collision coverage which is primarily designed to protect may the Credit Union's interest in the vehicle and which will be subject to a \$550 00 coduction and will never exceed the LEAST of (A) the net amount you once on this loan. (E) the actual cash value of the vehicle at the time of any issue of the pair or replacement of the vehicle:
- of 30 are cost to repeat or represented or see versole.

 Will not provide codity many or properly damage itability coverage and will not fulfill the requirements of any financial responsibility law or any statusory requirement for no-

Will be rated according to high risk criteria and the Credit Union's business address rather than your residence, and

Will be effective and billed retroactively to the earliest date on which, to the Gredit Union's knowledge, you were without the requisite insurance, regardless of when such insurance was actually put in place.

more the forms of vivor scan agreement and as a result will represent a greater risk to the Cradit Union. In this event, the Cradit Union may at its option purchase insurance for its portation only. The distinction particle will not be liablely insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set form in your security of learn planned promoted over the term of the policy commercing with Your receipt of notice of such accurate. You unconstant that the Cradit Union will retain a Security of will represent an increased that the Cradit Union will retain a Security of will represent an increased risk, you understand and agree that any insurance purchased pursuant to this Collaters insurance Agreement following your failure to provide

- With mobiled creater on young damage coverage (providing reimoursement for expenses incurred when represent on the vehicle to repair physical damage to the vehicle. May provide a form of fitned comprehensive and collision coverage which is primarily designed to protect only the Credic Union's interest in the vehicle and which will be subject to a \$500.00 deductible and will never exceed the LEAST of (A) the net amount you owe on this load. (3) the actual click value of the vehicle at the time of any loss. or (C) the cost of repair or replacement of the vehicle:
- Will not provide bookly injury or property damage liability coverage and will not field the requirements of any financial responsibility taw or any statutory requirement for no-Will be rated according to high risk unlare and the Credit Union's business address rather than your residence, and Will be rated according to high risk unlare and the Credit Union's howevedge, you were without the requisite insurance, regardless of when such according to high rates.

Other insurance Provisions:

Other insurance Provisions:

You promise to monatal insurance as long as any balance remains on this Note to protect Us from financial loss as a result of paragation or destruction of the property You piedge. You may obtain insurance protection through an agent of your choice. At the Greet Union's requests you may be asset of provide price of insurance protection. If You do not obtain insurance the Greet Union may at its sole option either:

I) obtain this research Protectly Security Agreement. Insurance the Greet Union obtains and add its cost to Your lash balance or 2) declare You in default and enforce any or all of its rights other flashing claims. If the Greetit Union obtains the insurance the Greetit Union obtains the insurance when you gree to pay an additional amount with Your payments to cover principal and interest applicable to Your insurance property.

You greet the term of the pointy commencing with Your receipt of notice of such advances. You further agree that any insurance premium advance will be secured by the security

Neither this Agreement nor the Credit Union's past conduct in obtaining insurance on Your behalf upon Your default shall make Us responsible for

THE PROPERTY DESCRIPTION ON THE REVERSE SIDE IS PART OF THIS AGREEMENT.

NOTICE: SIGN THIS AGREEMENT ON THE REVERSE SIDE.

EXHIBIT D

	MEMBER HAME(SYADDRESS(ES) KIP DWAYNE RANEY, TAMMY P RANEY I 10 CHRISTOPHER CIR			10/19/2018 Credit Union and anyo			irds Credit Union and Us mean Redistane Federal myone to Whom We transfer Our rights under the his of this Agreement. The words I, My, You, Your				
THENS, AL 35611				868				ng Ihis Note.		100, 100	
ANNUAL PERCENTAGE RATE FINANCE CHA			RGE	Amou	nt Financed			Total of Pay	yments		
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Note, Disclosure Statement and Security Agreement REDSTONE REDERAL CREDIT UNION

TOTOTOTA	e i edelicati Cice:	AL CINCIN	11010, 2100.000.0		tuilly i grant	
MEMBER NAME(S)			Date	Loan Acc	count Number	
KIP DWAYNE R	DWAYNE RANEY		10/19/2018	2200000 668		
Amount 4,847.43	Paid To CAPITAL ONE	Amount 8,587.08	Paid To WELLS FARGO CARD SERVI	Amount 11,651.49	Paid To BARCLAYS	
3,804.57	BARCLAYS	1,733.62	LOWES	4,084.42	SYNCHRONY BANK	

In addition to any shares (funds) you have on deposit with Us, you offer the following property to secure the above loan and also unless the collateral is a household good as defined in 12 C.F.R. Section 227, 12 (d), the collateral securing this debt also secures all other debts now or hereafter owed by any party executing this Note to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence. Colinteral

Description:

It is further agreed that this instrument or a copy thereof, shall serve as a financing statement under the provisions of the Uniform Commercial Code, and that the signature of the parties on page 1 of this Note shall constitute the signing of such financing statement.

You further agree (continued from the face of note)

Payment Schedule: You promise to repay the meney leaned to You according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the reverse side. You understand and acknowledge that each payment is applied in the following order:

late charges, finance charges, and any unpaid principal balance due. Read installments: Prepayment or trregular Payments: Though You need only pay the fixed installments; You understand You have the right to repay Your entire loan at any time without panetty. You also understand You will only be charged interest to the date You repay Your entire four you may make larger payments without penalty and this may reduce the total amount of interest You will pay. Any partial payment of Your loan will not delay Your next scheduled due date(s). You understand any payment that (a) delays or (b) accelerates the reduction of Your loan betance will (a) increase or (b) decrease Your interest charge. The net effect of Your early and late payments, plus any changes caused by Your loan being a variable rate loan, If applicable, will be taken into account in determining the amount of the

final payment due.

Last Payment: You give the Credit Union Your permission to deposit the balance of Your last payment, if any, to Your share account.

last payment, if any, to Your share account.

Security Interest: You understand and advisoratedge that to protect Us, You give Us a security interest: You understand and advisoratedge that to protect Us, You give Us a security interest: You made the Uniform Commercial Code as adopted or modified by the laws of the lender's principal piace of business in the property (the security) described on the revene side and above. Unless the colleteral is a household good as defined in 12 C.F.R. Section 227. 12(d), the colleteral securing this debt also secures all other debts now or hereafter osed to the Credit Union, including all debts incurred by credit card, except that this colleteral shall not secure any locan that is secured by the debtor's principal residence. Status of Secured Property: You promice that You own the security and that there are no liens or any other debts against the security other than the Credit Union's. You agree not use! lease or transfer the security or pledge it as security to anyone else, until the loan has been paid in full; to take good care of the security and to pay dil taxes and liens upon it to obtain written permission from the Credit Union before moting major alterations; to perform all acts which the Credit Union determines are necessary to make its security perform all acts which the Credit Union determines are necessary to make its security interest enforceable; not to use the security for any unlawful purposes; to allow the Credit interest enforceable; not to use the security for any unlawful purposes; to gllow the Credit Union to examine and inspect the security at reasonable times; and to pay all costs of protecting the security inducting reasonable eithers; and to pay all costs of protecting the security inducting reasonable eithorey's fees. You will not move any collateral outside the state in which You reside without prior written Credit Union approval, unless You are moving under military orders and notify Us in advance of the new address. You understand and acknowledge that You will be in default if You fail to keep any of Your promises under this Personal Property Security Agreement, including, but not timited to, Your promise to protect the enforceability of Our security interest. Filling fees and other charges: You agree to pay all taxes and fees prescribed by law for determining the existence of or for perfecting any security interest of the Credit Union granted under the Note, Disclosure Statement and Security Agreement. See the Current Fee Schedule for other applicable charges.

Delay in Enforcement: The Credit Union can delay enforcing any of its rights under this Agreement any number of times without losing them. You are required to perform strictly under the terms of this Agreement.

Governing Law: It is expressly understood and agreed that the laws of the State of Alabama, except as preempted by the laws of the United States, shall govern this Note, Disclosure Statement and Security Agreement in all respects, including, but not limited to, interpretation, execution, validity, payment, notice, damand, protest, damage for nonpayment and collection.

Proservation of Agreement Provisions: If any term, condition or provision of this Agreement is determined to be unenforceable only that provision shall be consider

Agreement is determined to be unentorcostile only that provision shall be considered to be deleted from this Agreement, and all other terms, conditions and provisions will continue in force until the loan bedonce is paid in full.

Power of Attorney: You appoint the Credit Union Attorney-In-Fect to transfer title on any titled properly that is collateral for Your loan upon approval by the Credit Union. Copy Received: You extinoveldage receipt of a copy of this Note, Disclosure Statement and Security Agreement; and accept and agree to all of its terms as Indicated by Your signature on the reverse side.

Events of Default: You will be in default under this Note upon the occurrence of any of the following events, circumstances or occurrences: 1) If You fall to make a payment of principal and/or interest required under this Note by its due date; 2) Your failure to comply with any other terms, covenants or conditions of this Note, any separate security or assignment instrument which secures this Note, or any other agreement (including a

Events of Default (con't): loan) You may have with Us at any time; 3) if any warranty or representation or any information in Your application or any financial statements made or automitted to Us by you or on Your behalf in connection with this Note or to induce Us to make this loan proves to be take, misleading or incomplete in any material respect when made or furnished; 4) If You or any endanser, guerrantor, co-signer or surety for You in connection with this Note (hereinafter termed "Surety") signer or surely for You in commonator with the Notice (Internation Fernice) and its obligations as they become due; 5) if a position should be filed or other proceedings should be started under the Federal Sankruptcy Code or any State insolvency startute by or against You or any Surety; 5) if a judgment or tax item should be filed against You or any Surety; 5) if a judgment or tax item should be filed against You or any Surety; 7) if a Rocceiver should be appointed for You or any Surety; 8) if a writt or order of attachment, levy or gamishment should be issued or any proceeding should be started against You or any Surety or any of Yours or its property, essets or incomthe scarred against rou or any surery or any or reuns or as property, essets of income, to include anyone starting a suit or proceeding to seize any of Your or Surery's funds on deposit with Us; 9) if You permit any other lien holder to gain priority over the Ben or security interest of security instrument(s) which secures this hole (if any), except for any prior security interest disclosed in writing to Us that is outstanding when the Credit Union records Your security interest to secure this hole; 10) if You receive advances make one yold Fig. 18 happen because advances ark production that I be note to under any prior ten instrument beyond advances acknowledged by Us prior to recording of the security instrument(e) which secures this Note (if any): 11) If You should sell, transfer, convey or encumber any portion of or any interest in any colleteral securing this Note without the Credit Union's prior written consent; 12) If You fail to moke a payment or perform all of Your obligations under any instrument or other obligation secured by a security interest which has priority over the lien or security interest created by the security instrument(s) which secures this Note (if any); 13) With regard to a Share (Savings) Secured Vorteble Rate Loan, your faiture to maintain a predged Share (Savings) Account during the entire time any belance on this Note is austending, or 14) If the Credit Union should consider itself as to any debts due under this Note unsafe or not completely secure, or if it should believe, in good faith, that the prospect of Your payment or other performance under this Note is impaired or that the condition or value of the collateral (if any) which secures this Note has significantly

Entire Balance Due: If You are in default in any of the above ways, all of Your obligations to Us under this Note will immediately be due without Us giving You any advance notice. If any payment on Your debt under this Note is accepted unter the acvance reason. If any payment on Your cean whose the reasonable accepted state the Credit Union has demanded payment of the entire unpaid balance due or after the Credit Union has sued You, this won't be considered a waiver or forgiveness of any distoult in payments or any other default on Your part, Instead, the Credit Union will just apply any such payment to Your unpaid balance. Remedies on Default - Sale of Collateral: If this Note is secured, and You do default on Your obligations under this Note, the Credit Union will have all of the rights and

remedies provided by law and of a Secured Party under the Alabamo Uniform Commercial Code and additionally, the specific rights: (1) To forectore on its security interests antifor enforce its rights concerning the collecteral securing this toen as provided in any Security Instrument(s) You have signed. (2) If the Credit Union sells the Collecteral, the sale proceeds will be applied in the following order, (e) To all of the the Colleteral, the sale proceeds will be applied in the following crosm, (e) to all or use Credit Union's expenses in connection with Us taking possession, storing, preparing for sale and seiling of the Colleteral, including its reasonable attorneys' fees; (b) To the costs of terminoling any claims against the Colleteral that have priority over the Credit Union's security interests; and then (c) To the unpaid belance of what You owe on this Note or any other debt cross-colleteralized herein. Any money left over will be paid to You or any other party You know of that has a security interest in the Colleteral. If the sale proceeds are less than the total You owe Us, You ogree to pay the difference, including interest on the principal amount at the Annual Percentage Rate provided for in this Note or at the adjusted rate if this is a variable rate loan until paid in full. Lion on Shares: If You are in default, the Credit Union may apply all shares and/or deposits (except IRA and Keogh Accounts) then on deposit needed by the Credit Union to repay Your loan, in accordance with the Federal Credit Union Act or

Acceleration: If You are in default, the Credit Union may demand payment of the unpaid balance, interest charges, late charges and collection costs, if any, as provided in this Note. You understand that interest will continue to accrue at the applicable fixed

in this recise. You understand that meress was commune to accure at the applicable incoor variable rate until ell obligations of this Note are paid in full.

Collection and Enforcement Costs: If this Note is referred to an attorney, who is not
a satisfied employed, for collection or enforcement after default, You agree to pay an
attorney's fee of 15% of the unpaid debt if the original amount financed exceeds
\$300.00, which attorney's fee You agree to be a reasonable one.

Rodstone Federal Credit Union warrants and certifies that it. 1) has no penalty for prepayment of loans, and 2) applies to this loan the provisions of Regulation Z which implements Public Law 90-321 (the Truth-in-Lending Act) and, where applicable, the Standards of Fairness promulgated by the Department of Defense.

Redstone Federal Credit Union- Confidential

Page 2 of 3 Pages

ALClosedEndNote

MEMBER NAME(S)	Date	Loan Account Number
KIP DWAYNE RANEY	10/19/2018	63.46.76.8 68

Vehicle insurance Provisions:

You understand that the terms of your loan agreement and/or note require that: (a) You obtain property insurance against loss or damage (subject to a maximum deductible of \$500) on the vehicle securing your toan in an amount sufficient to cover the Credit Union's interest in the vehicle. This coverage is commonly referred to as comprehensive and collision insurance. (b) The insurance policy obtained must contain a loss payable clause endorsement naming the Credit Union as an additional insured. You understand that you may obtain the insurance from any agent or company of your choice. You will instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss endorsement clause to:

Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893

You hereby agree that if you fail to provide the Credit Union with acceptable evidence of the required insurance coverage at all times during the term of your loan, You will be in default under the terms of your loan agreement and as a result will represent a greater risk to the Credit Union. In this event, the Credit Union may at its option purchase insurance for its protection only. This insurance will not be liability insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set forth in your loan agreement, to your loan balance prorated over the remaining term of the loan. You understand that the Credit Union will retain a security interest in the vehicle securing your loan until the entire balance, including any premiums and finance charges are paid.

Because you will represent an increased risk, you understand and agree that any insurance purchased pursuant to this Collateral Insurance Agreement following your failure to provide the required insurance:

- Will include creditor physical damage coverage (providing reimbursement for expenses incurred after repossession of the vehicle to repair physical damage to the vehicle):
- 2) May provide a form of limited comprehensive and collision coverage which is primarily designed to protect only the Credit Union's interest in the vehicle and which will be subject to a \$500.00 deductible and will never exceed the LEAST of (A) the net amount you owe on this loan, (B) the actual cash value of the vehicle at the time of any loss, or (C) the cost of repair or replacement of the vehicle:
- Will not provide bodily injury or property damage liability coverage and will not fulfill the requirements of any financial responsibility law or any statutory requirement for no-fault coverage;
- Will be rated according to high risk criteria and the Credit Union's business address rather than your residence; and
- 5) Will be effective and billed retroactively to the earliest date on which, to the Credit Union's knowledge, you were without the requisite insurance, regardless of when such insurance was actually put in place.

Other Insurance Provisions:

You promise to maintain insurance as long as any balance remains on this Note to protect Us from financial loss as a result of damage to or destruction of the property You pladge. You may obtain insurance protection through an agent of your choice. At the Credit Union's request you may be asked to provide proof of insurance protection. If You do not obtain insurance the Credit Union may at its sole option either: 1) obtain this insurance and add its cost to Your loan balance or 2) declare You in default and enforce any or all of its rights under this Personal Property Security Agreement. Insurance the Credit Union obtains is primarily for its protection, and will not insure You against bodily injury, property damage, or other liability claims. If the Credit Union obtains the insurance, You agree to pay an additional amount with Your payments to cover principal and interest applicable to Your insurance advance over the term of the policy commencing with Your receipt of notice of such advance. You further agree that any insurance premium advance will be secured by the security property.

Neither this Agreement nor the Credit Union's past conduct in obtaining insurance on Your behalf upon Your default shall make Us responsible for obtaining insurance in the future.

THE PROPERTY DESCRIPTION ON PAGE 2 IS PART OF THIS AGREEMENT.
NOTICE: SIGN THIS AGREEMENT ON PAGE 1.

Redstone Federal Credit Union-Confidential

Page 3 of 3 Pages

ALClosedEndNote

EXHIBIT E



TITLE NO.

VEHICLE DENTIFICATION NUMBER

THAMS CODE

DATE ISSUED

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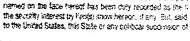
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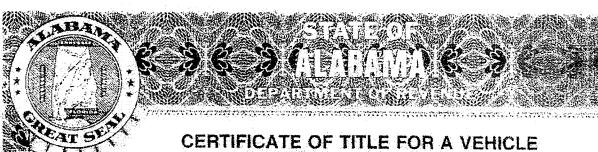
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